No. 204

ABSTRACT OF REPORTS OF CONDITION OF

MONTANA

State Banks

and

Trust Companies

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National Banks

•

June 30, 1971

John A. Dowdall.....Supt. of Banks
L. W. Alke.....Chief Examiner
Frank J. Skufca....Sr. Bank Examiner
George Schlosser.....Examiner
Lynn Weaver.....Examiner
Walter E. Wagner.....Examiner
Richard E. Hart.....Examiner
Jerry Sullivan.....Examiner
K. Fred Reeves.....Examiner
Lamar O'Brien.....Examiner
Wallace B. McLean.....Examiner
Robert D. Drew.....Examiner
J. Michael Washington.....Examiner

MONTANA STATE BANKS AND TRUST COMPANIES

Absarokee	Yellowstone Bank (1)
Anaconda	First Security Bank
Baker	The Bank of Baker
Belgrade	Belgrade State Bank
Belt	Belt Valley Bank (1)
Big Fork	*Flathead Bank
Big Sandy	Northern Bank of Montana
Big Timber	Citizens Bank & Trust Co. (1)
Billings	First Citizens Bank (1)
	Security Trust & Savings Bank (1)
	Valley State Bank
	**Western Bank
	***Western State Bank
Boulder	First Boulder Valley Bank
Bozeman	Gallatin Trust & Savings Bank (1)
	Security Bank & Trust Co. (1)
	******Western Bank
Bridger	Bank of Bridger
Broadus	Powder River County Bank (1)
Butte	First Metals Bank & Trust Co. (1)
Cascade	Stockmens Bank (1)
Chester	Liberty Bank of Montana (1)
Chinook	Blaine Bank of Montana (1)
Choteau	Citizens State Bank (1)
Columbia Falls	Bank of Columbia Falls
Columbus	The Yellowstone Bank (1)
Conrad	Farmers State Bank
	Pondera Bank of Montana
Culbertson	Culbertson State Bank (1)
Cut Bank	Bank of Glacier County
Deer Lodge	Deer Lodge Bank & Trust Co.
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Dutton	Dutton State Bank
Ennis	First Madison Valley Bank
Fairview	Fairview Bank
Forsyth	First State Bank
Fort Benton	First Chouteau County Bank
Froid	First State Bank (1)
Glendive	First Security Bank (1)
Great Falls	Central Bank of Montana (1)
	Eastside Bank of Montana
	First Trust Co. of Montana
	Montana Bank (1)
	****The Village Bank
Hamilton	Citizens State Bank
	Ravalli County Bank (1)
Hardin	Big Horn County State Bank
	Little Horn State Bank
Harlem	Security State Bank (1)
Havre	Citizens Bank of Montana (1)
Helena	Commerce Bank & Trust Co. (1)
	First Security Bank
	Union Bank & Trust Co. (1)
Jordan	Garfield County Bank
Kalispell	Valley Bank of Kalispell
Laurel	The Yellowstone Bank (1)
Lewistown	Northwestern Bank of Lewistown
Libby	Lincoln Security Bank
Lincoln	The First Bank of Lincoln
Livingston	First Security Bank (1)
Malta	First State Bank (1)
Manhattan	Manhattan State Bank
Miles City	First Security Bank & Trust Co. (1)
Missoula	First State Bank
	Missoula Bank of Montana
Philipsburg	Flint Creek Valley Bank (1)
Plentywood	Security State Bank
Polson	Security State Bank (1)
Poplar	Traders State Bank
Red Lodge	First Security Bank
Richey	First State Bank (1)
Ronan	Ronan State Bank (1)
Roundup	Miners and Merchants Bank
Rudyard	Farmers Merchants Bank of Montana
St. Ignatius	Lake County Bank (1)
Scobey	Citizens State Bank
Shelby	First State Bank
	Toole County State Bank
Sheridan	Bank of Sheridan
Stanford	Basin State Bank
Stevensville	First State Bank (1)
Superior	First State Bank of Mineral County
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank (1)
Three Forks	Security Bank of Three Forks
Townsend	State Bank of Townsend (1)
Valier	Valier Bank of Montana (1)
Victor	Farmers State Bank (1)
W. Yellowstone	First Security Bank
Whitefish	First State Bank of Whitefish
Whitehall	Whitehall State Bank
Worden	Farmers State Bank (1)

(1) Members Federal Reserve Bank
*Opened March 15, 1971
**Opened Oct. 19, 1970
***Opened July 27, 1970
****Opened Dec. 7, 1970
*****Opened April 14, 1971

MONTANA NATIONAL BANKS

Absarokee	Montana National Bank
Anaconda	First National Bank
Baker	Baker National Bank
Billings	First National Bank
	Midland National Bank
Bozeman	First National Bank
Browning	First National Bank
Butte	Miner's Bank of Montana, N.A.
	Montana National Bank
Chinook	Western Bank of Chinook, N. A.
Circle	First National Bank
Cut Bank	First National Bank
Dillon	First National Bank
Ekalaka	First National Bank
Eureka	First National Bank
Fairfield	First National Bank
Fromberg	Clarks Fork National Bank
Geraldine	First National Bank
Glasgow	First National Bank
	First Security Bank, N.A.
Glendive	First National Bank
Great Falls	First National Bank
	First West Side National Bank
	Great Falls National Bank
Harlowton	Continental National Bank
Havre	First National Bank
Helena	First National Bank & Trust Co.
Hinsdale	First National Bank
Hysham	First National Bank
Kalispell	Conrad National Bank
	First National Bank
Lewistown	First National Bank
Libby	First National Bank
Livingston	First National Park Bank
Miles City	First National Bank
Missoula	First National Bank
	Southside National Bank
	Western Montana National Bank
Plains	First National Bank
Plentywood	Montana Nat'l Bank
Red Lodge	United States National Bank
Sidney	Richland National Bank
	Sidney National Bank
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs.	First National Bank
Wibaux	First National Bank
Wolf Point	Citizens First National
	Western National Bank

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Aggregate Resources and Liabilities of (92) State Banks and (1) Trust Company June 30, 1971 — Compared With Reports of (87) State Banks and (1) Trust Company, June 30, 1970

RESOURCES:	June 30, 1971	June 30, 1970	Increase + Decrease —
Cash and Banks	$ 94,512,290.36	$ 91,464,098.93	$ 3,048,191.43+
U.S. Government Bonds	150,494,586.38	126,152,244.60	24,342,341.78+
Federal Agency Bonds	29,107,346.95	22,746,337.53	6,361,009.42+
State and Municipal Bonds	119,004,648.43	91,841,803.31	27,162,845.12+
Other Securities	2,607,250.11	1,536,767.83	1,070,482.28+
Federal Funds Sold	12,835,000.00	8,285,000.00	4,550,000.00+
Loans and Discounts	466,947,727.94	418,450,738.01	48,496,989.93+
Premises, Furn. & Fix.	15,762,999.42	11,836,779.98	3,926,219.44+
Other Real Estate	840,057.33	660,753.33	179,304.00+
Other Assets	7,000,366.42	5,677,836.59	1,322,529.83+
	$ 899,112,273.34	$ 778,652,360.11	$ 120,459,913.23+
		Increase	$ 120,459,913.23+

LIABILITIES:			
Demand Deposits of I.P.C.	$ 251,082,483.50	$ 231,188,131.49	$ 19,894,352.01+
Time Deposits of I.P.C.	420,264,989.89	349,093,753.92	71,171,235.97+
U.S. Government Deposits	14,625,630.59	8,602,508.53	6,023,122.06+
Other Public Deposits	86,297,270.51	75,838,808.73	10,458,461.78+
Deposits of Comm'l. Banks	14,170,740.43	14,302,982.10	132,241.67—
Other Deposits	7,454,917.28	5,803,721.21	1,651,196.07+
Federal Funds Purchased	4,560,000.00	3,725,000.00	835,000.00+
Borrowed Funds	305,000.00	2,249,427.04	1,944,427.04—
Other Liabilities	20,909,543.10	17,334,761.46	3,574,781.64+
Reserve for Loan Losses	8,847,115.37	9,013,848.82	166,733.45—
Reserves for Securities	861,568.79	766,884.36	94,684.43+
Cap. Notes and Debentures	1,005,000.00	731,000.00	274,000.00+
Common Capital Stock	26,077,000.00	22,834,000.00	3,243,000.00+
Surplus	26,315,000.00	22,879,000.00	3,436,000.00+
Undivided Profits	15,926,566.72	13,890,433.47	2,036,133.25+
Capital Reserves	409,447.16	398,098.98	11,348.18+
	$ 899,112,273.34	$ 778,652,360.11	$ 120,459,913.23+
		Increase	$ 120,459,913.23+

Aggregate Resources and Liabilities of (49) National Banks in Montana, June 30, 1971 — Compared With Reports of June 30, 1970*

RESOURCES:	June 30, 1971	June 30, 1970	Increase + Decrease —
Cash and Banks	$ 116,411,748.65	$ 116,483,229.57	$ 71,480.92—
U.S. Government Bonds	122,671,683.71	112,079,217.34	10,592,466.37+
Federal Agency Bonds	22,058,323.30	18,347,480.71	3,710,842.59+
State and Municipal Bonds	129,484,627.53	112,676,074.65	16,808,552.88+
Other Securities	3,064,290.25	2,318,628.41	745,661.84+
Federal Funds Sold	17,293,000.00	14,494,165.96	2,798,834.04+
Loans and Discounts	544,041,407.86	474,533,789.23	69,507,618.63+
Premises, Furn. & Fix.	20,887,088.68	16,927,805.00	3,959,283.68+
Other Real Estate	715,209.09	896,780.97	181,571.88—
Other Assets	10,537,759.52	11,819,984.14	1,282,224.62—
	$ 987,165,138.59	$ 880,577,155.98	$ 106,587,982.61+

LIABILITIES:			
Demand Deposits of I.P.C.	$ 261,775,599.55	$ 244,319,902.81	$ 17,455,696.74+
Time Deposits of I.P.C.	485,615,153.80	409,925,786.41	75,689,367.39+
U.S. Government Deposits	18,756,941.40	10,175,346.81	8,581,594.59+
Other Public Deposits	72,344,523.87	73,640,172.89	1,295,649.02—
Deposits of Comm'l. Banks	16,065,555.87	15,044,243.71	1,021,312.16+
Other Deposits	7,820,031.35	5,137,114.31	2,682,917.04+
Federal Funds Purchased	12,813,000.00	19,200,000.00	6,387,000.00—
Borrowed Funds	850,000.00	2,675,000.00	1,825,000.00—
Other Liabilities	35,177,303.28	31,925,940.11	3,251,363.17+
Reserve for Loan Losses	9,940,003.03	9,616,923.94	323,079.09+
Reserve for Securities	995,172.00	1,012,431.00	17,259.00—
Cap. Notes and Debentures	3,380,000.00	1,085,000.00	2,295,000.00+
Common Captial Stock	23,657,200.00	22,201,100.00	1,456,100.00+
Surplus	23,875,490.00	22,476,427.77	1,399,062.23+
Undivided Profits	13,874,711.91	11,948,727.86	1,925,984.05+
Capital Reserve	224,452.53	193,038.36	31,414.17+
	$ 987,165,138.59	$ 880,577,155.98	$ 106,587.982.61+
Grand Total — ALL BANKS IN MONTANA	$1,886,277,411.93	$1,659,229,516.09	$ 227,047,895.84

SIGNIFICANT RATIOS DERIVED FROM ABOVE DATA

STATE BANKS	June 30, 1971	June 30, 1970
Loans as Percentage of Total Assets	51.93%	53.74%
Loans as Percentage of Total Deposits	58.82	59.64
Capital and Reserve a/c's as Percentage of Total Assets	8.84	9.06
Capital and Reserve a/c's as Percentage of Total Deposits	10.01	10.30
Cash, Due from Banks, and U.S. Gov't. Bonds as Percentage of Total Deposits	30.86	31.78
Time Deposits as Percentage of Total Deposits I.P.C.	62.60	60.16
Demand Deposits as Percentage of Total Deposits I.P.C.	37.40	39.84

NATIONAL BANKS	June 30, 1971	June 30, 1970
Loans as Percentage of Total Assets	55.11%	53.89%
Loans as Percentage of Total Deposits	63.09	62.58
Capital and Reserve a/c's as Percentage of Total Assets	7.69	7.78
Capital and Reserve a/c's as Percentage of Total Deposits	8.81	9.04
Cash, Due from Banks, and U.S. Gov't. Bonds as Percentage of Total Deposits	27.72	30.14
Time Deposits as Percentage of Total Deposits I.P.C.	64.97	62.66
Demand Deposits as Percentage of Total Deposits I.P.C.	35.03	37.34

* Data relating to National Banks obtained through the cooperation of Helena Branch, Federal Reserve Bank of Minneapolis.